

Information to identify the case:

Debtor 1 **Ryan Andersen** Social Security number or ITIN **xxx-xx-5362**
First Name Middle Name Last Name EIN -- -
Debtor 2 Social Security number or ITIN -- -
(Spouse, if filing) First Name Middle Name Last Name EIN -- -
United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **9/12/23**
Case number: **23-24027 KRA**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|---|---|
| 1. Debtor's full name | Ryan Andersen | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 2638 W 2825 N Ogden, UT 84404 | |
| 4. Debtor's attorney Name and address | E. Kent Winward 4850 Harrison Blvd. Suite 1 Ogden, UT 84403 | Contact phone (801) 392-8200 Email: utahbankruptcyfirm@gmail.com |
| 5. Bankruptcy trustee Name and address | David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009 | Contact phone (801) 447-8777 Email: davidmillerpc@msn.com |

Debtor **Ryan Andersen**

Case number **23-24027**

| | | |
|---|---|---|
| 6. Bankruptcy clerk's office | United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime | Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov |
| 7. Meeting of creditors | <p>The meeting may be continued or adjourned to a later date.</p> <p>All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p> | <p>Meeting to be held on: October 17, 2023 at 11:30 AM</p> <p>Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3850, Enter Meeting ID 588 866 9179, and Passcode 3882695630</p> |
| 8. Presumption of abuse | <p>The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p> | |
| 9. Deadlines | <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | <p>Filing deadline: 12/18/23</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p> |
| 10. Proof of claim | <p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p> | |
| 11. Creditors with a foreign address | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | |
| 12. Exempt property | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p> | |

In re:
Ryan Andersen
Debtor

Case No. 23-24027-KRA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Sep 22, 2023

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Ryan Andersen, 2638 W 2825 N, Ogden, UT 84404-9482 |
| 12298270 | Aldous, 4659 S 2300, Holladay, UT 84117 |
| 12298273 | + America First Credit Union Registered Ag, SHAREE DICKEY, 4774 S 1300 W, Ogden, UT 84405-3621 |
| 12298276 | + Brad Taylor, c/o Stewart Title, 1518 North Woodland Park Drive, Layton, UT 84041-5752 |
| 12298277 | + Brody Hyer, 433 North 1500 West, Marriot-Slatersville, UT 84404-4746 |
| 12298278 | + Bryan Andrew and Erica McClelland, 633 WEST 2325 NORTH, Layton, UT 84041-4059 |
| 12298286 | + Doug and Cindy Simmons, 2556 W 2900 N, Farr West, UT 84404-8149 |
| 12298287 | Elijah Milne, 192 East 200 North, Third Floor, Saint George, UT 84770 |
| 12298290 | + Freedom Mortgage Co, 1660 Murray Holladay RD, Salt Lake City, UT 84117-5008 |
| 12298292 | + Garrett Walker, 299 S. Main Street, Suite 1300, Salt Lake City, UT 84111-2241 |
| 12298293 | + HOWARD KENT, Trustee of the SLI COMMERCIAL RE, 445 EAST 2ND SOUTH, Salt Lake City, UT 84111-2143 |
| 12298295 | + James Nicholas Hefner, 11593 ANNA EMILY DRIVE, South Jordan, UT 84095-1261 |
| 12298296 | + Jeremy Sink, 36 South State Street, Suite 1900, Salt Lake City, UT 84111-1478 |
| 12298298 | ++ KNIGHT ADJUSTMENT BUREAU, 5525 S 900 E STE 215, SALT LAKE CITY UT 84117-3500 address filed with court:, Knight Adj, 823 E 400 S, Salt Lake City, UT 84102 |
| 12298299 | + Loancare Llc, 2420 Virginia Beach, Virginia Beach, VA 23454-4000 |
| 12298300 | + Megan Stettler, 420 North Main Street, Unit B6, Kaysville, UT 84037-1103 |
| 12298303 | Outsource Receivables, 3017 Taylor Ave, Ogden, UT 84403 |
| 12298304 | + Premier Furn, 6910 W Bell Rd Ste, Glendale, AZ 85308-8460 |
| 12298305 | + Stephen Zacaardi, 4846 E 2775 N, Eden, UT 84310-9714 |
| 12298306 | + Sunpro, 482 W. 800 N., Orem, UT 84057-3728 |

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| aty | Email/Text: utahbankruptcyfirm@gmail.com | Sep 22 2023 23:05:00 | E. Kent Winward, 4850 Harrison Blvd. Suite 1, Ogden, UT 84403 |
| tr | EDI: FDLMILLER.COM | Sep 23 2023 02:54:00 | David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009 |
| 12298271 | + Email/Text: e-bankruptcy@americafirst.com | Sep 22 2023 23:06:00 | Amer Fst Cu, Po Box 9199, Ogden, UT 84409-0199 |
| 12298272 | + Email/Text: e-bankruptcy@americafirst.com | Sep 22 2023 23:06:00 | America First Credit U, 1344 W 4675 S, Riverdale, UT 84405-3690 |
| 12298274 | Email/PDF: bncnotices@becket-lee.com | Sep 22 2023 23:13:16 | Amex, P.O. Box 7871, Fort Lauderdale, FL 33329 |
| 12298275 | + Email/Text: banko@bonncoll.com | Sep 22 2023 23:06:00 | Bonneville Billing & Collections cc, PO Box 150621, Ogden, UT 84415-0621 |
| 12298279 | + EDI: CAPITALONE.COM | Sep 23 2023 02:54:00 | Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017 |
| 12298280 | + EDI: WFNNB.COM | | |

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|----------|---|----------------------|--|
| | | Sep 23 2023 02:54:00 | Cb/Samuels, Po Box 29168, Shawnee Missio, KS 66201-9168 |
| 12298281 | + EDI: WFNNB.COM | | |
| | | Sep 23 2023 02:54:00 | Cb/Vicsrt, Po Box 182273, Columbus, OH 43218-2273 |
| 12298282 | EDI: CITICORP.COM | | |
| 12298283 | + Email/PDF: creditonebknotifications@resurgent.com | Sep 23 2023 02:54:00 | Cbna, 133200 Smith Rd, Cleveland, OH 44130 |
| | | Sep 22 2023 23:13:15 | Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875 |
| 12298284 | + Email/PDF: creditonebknotifications@resurgent.com | | |
| | | Sep 22 2023 23:13:15 | Creditonebnk, Pob 98872, Las Vegas, NV 89193-8872 |
| 12298285 | + Email/Text: bankruptcies@crowndasset.com | | |
| | | Sep 22 2023 23:05:00 | Crown Asset Management, 3100 BRECKINRIDGE BLVD, SUITE 725, Duluth, GA 30096-7605 |
| 12298288 | + Email/Text: bankruptcy@expressrecovery.com | | |
| | | Sep 22 2023 23:05:00 | Express Rcvy, 3782 W 2340 S, Salt Lake City, UT 84120-7229 |
| 12298289 | + EDI: PHINGENESIS | | |
| | | Sep 23 2023 02:54:00 | Feb Retail, Po Box 4499, Beaverton, OR 97076-4499 |
| 12298291 | ^ MEBN | | |
| | | Sep 22 2023 23:02:45 | Freedom Mtg, 951 W Yamato Rd, Suite 175, Boca Raton, FL 33431-4444 |
| 12298294 | EDI: IRS.COM | | |
| | | Sep 23 2023 02:54:00 | IRS, PO BOX 7346, Philadelphia, PA 19101-7346 |
| 12298297 | + EDI: FKSTEVENS | | |
| | | Sep 23 2023 02:54:00 | Kimberly Stevens, 1104 Country Hills Drive, Ste. 750, Ogden, UT 84403-2472 |
| 12298301 | + Email/Text: clarson@macu.com | | |
| | | Sep 22 2023 23:05:00 | Mtn Amer Cu, 660 S 200 East, Salt Lake City, UT 84111-3835 |
| 12298302 | + Email/PDF: MerrickBKNotifications@Resurgent.com | | |
| | | Sep 22 2023 23:13:15 | Olllo/Cws, Po Box 9222, Old Bethpage, NY 11804-9222 |
| 12298307 | + EDI: RMSC.COM | | |
| | | Sep 23 2023 02:54:00 | Syncb/Ashhom, Po Box 981439, El Paso, TX 79998-1439 |
| 12298308 | + EDI: RMSC.COM | | |
| | | Sep 23 2023 02:54:00 | Syncb/Luxury, Po Box 981439, El Paso, TX 79998-1439 |
| 12298309 | + EDI: RMSC.COM | | |
| | | Sep 23 2023 02:54:00 | Syncb/Merv, 4125 Windward Plaza, Alpharetta, GA 30005-8738 |
| 12298310 | + EDI: RMSC.COM | | |
| | | Sep 23 2023 02:54:00 | Syncb/Slpnr, P.O. Box 276, Dayton, OH 45401-0276 |
| 12298311 | EDI: UTAHTAXCOMM.COM | | |
| | | Sep 23 2023 02:54:00 | Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-3340 |

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| David L. Miller tr | davidlmillerpc@msn.com dlm50@trustesolutions.net |
| E. Kent Winward | on behalf of Debtor Ryan Andersen utahbankruptcyfirm@gmail.com winlawecf@gmail.com;bcsommymails@gmail.com;r39103@notify.bestcase.com;3920@notices.nextchapterbk.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;casedriverecfg@gmail.com |
| United States Trustee | USTPRegion19.SK.ECF@usdoj.gov |

TOTAL: 3